REVIEW OF LITERATURE

There are many a says and thoughts with empirical analysis based on many a thoughts hold the following envisagement based on the exclusiveness ideas and thoughts, the researcher humbly forfeit some of the thoughts, to the readers wisdom. Apart from this, the following passages are to the kindness of the reader in order to hold a thought and considered to be some paragraphs for the purpose of review of literature, which were considered to be some of the thought holding sentences for the study purpose.

As far as the review of literature is concerned it consists of four parts viz.

- Studies related to empowerment aspects,
- Studies related to formations and functions of Self Help Groups,
- Studies related to socio – economic empowerment of women Self Help Groups and
- Studies related to problems faced by women in Self Help Groups.

2.1 STUDIES RELATED TO EMPOWERMENT ASPECTS

Anderson (1988) in his book “Thinking about Women: Sociological and Feminist Perspectives” has written that “Women must know themselves sufficiently to become free”. This statement sums up the idea of ‘Women Empowerment’. Anderson argues that the objective of any programme to empower women has to educate her, initiating critical thinking to the
extent that she is able to make a realistic evaluation of her predicament within social, cultural, political and economic milieu, resulting in enabling her to take necessary action to lead a satisfying life. Any women empowerment programme has to have a lot of stress on encouraging women to take action. He argues that all knowledge imparted will be fruitless unless followed by right responses.

Individual empowerment occurs through the process of personal development, which entails both the growth of skills and abilities and a more positive self-definition. Empowered people feel better about themselves. There is an increased sense of personal dignity, self-respect and self-esteem at the psychological level. Also, there is a new confidence and a sense of personal efficiency. The person perceives herself as more capable, worthy. There is a totally new psychological redefinition of self. As a result, there is actual increase of knowledge, information, competence, skills, resources, opportunities and more effective action and interpersonal relationship. The development of self-confidence strengthens personal ability leading to individual transformation of consciousness and capacity.

Empowerment is a continuing development process involving many changes whereby an individual or group is able to strengthen exercise the abilities to go out to gain greater control and mastery over life. A process of both thought and action and its dynamics are constantly evolving. Individuals or group develop an ongoing capacity to act effectively on their own behalf. Many strengths and abilities, which are already there, are brought out through methods, action and activities, which produce empowerment. Women empowerment allows them to be appreciated and
acknowledged for whom they are and what they are. The outside agency that helps them achieve all these is only a ‘catalyst.

Discussing the contributions of NGOs to development as a whole and especially to women's development, Anil C Shah and Sudharshan Iyengar (1992) critically evaluates their role. Although their programme has helped rural women to come out of their confines, they have not tried either to challenge or change the traditional social image of women. (Of course the NGOs helped women to articulate demands and break certain social restrictions). Nor has it been able to address the issue of subordination of women. It certainly has raised the standard of living conditions of the family and community, which actually led to further exploitation of the labour of women for both family and society without conceding any tangible rights to them.

They specifically talk about conflicts as “the very process of ‘empowerment’ was bound to create conflicts – conflicts with family members, community, caste and religious groups, patriarchal interests due to challenge to oppressive customs and practices and on issues of development and rights. Every time a demand was raised, the mere raising of issues and demands itself was taken as an achievement as earlier, even this was not happening. But, once the process was unleashed, it could not be restricted or limited and as women started gaining a sense of identity and empowerment, contradiction starts emerging nor only because of conflicts created by such empowerment, but also because the philosophy of the programmes did not synchronize with the overall hierarchical, elitist, centralized, non-participative structure of the state"
Integrating women into the development process can be achieved only through carefully planned projects. To achieve the strategies devised, there is need for women to be seriously involved in the decision-making levels in planning. They form the largest group of the unemployed and underemployed, although much is mouthed about the need to integrate women in the development process.

**Anupama Bishnoi et al** (2005) has given a thought in their article that the women folk, right from the girlhood ship till as a woman right from her puberty, holds a withstanding status that to based on their, that to with the level of her upbringing by the mother, in order to hold a non – deprived status in the society. Here, the authors emancipate many a thought based on the upcoming with or without empirical data in order to hold a developmental aspect for the national economy. Even though, there are many says right from the preamble to, of its amendments the researcher hold a magnanimous thought that to with almost half of our context population structure, ungoverned authority rights. Then that of do this, the author has given that mother and girl child are the greatest asset to of any nation.

**Anuradha Bhoite** (2006) in her book reviewed that the women constitute an integral part of socio – economic life and actively participate in socio – economic development. The declaration of the International Women’s Year by the United Nations Assembly in 1975 could be considered a turning point regarding the place, role and position of women in the society. Since then, it has come to be recognized that half of humanity in every country is connected with development. To – day, women actively contribute in the promotion of economic development in different
capacities viz., housewife, mother, labourer, scientist, technocrats and executive officers. With the spread of education, training and technology their mobility has increased and they have come out of their shells to do different work to raise the living standard of their families.

Right from the thoughts of before two decades, holding an identification, with a development of female labour workforce the researcher wants to give some thought which are in the minds of the whole society; that to with the says of Aparajita Mukherjee (2006) in his article, “Empowerment of Women and toward a Solution of the Women Problems” that the women even though they hold an apprehensive state, they deprived with some status in their social milieu and their walks of life. They strive and are eligible to come up in the strategies that to with any a situational crisis. In order to come up with many a situational crisis, the women labour folk give that to with a sub – ordination and degradation of them, by their counterparts. Moreover to then this, many a Sociological thoughts can go to the level of oppressment or depressment of the concept itself.

Baruah (2004) in his article, “Constraints in the Empowerment of Women”, stated that psychological, social, economical and political pillars were reported to be constraints for women’s empowerment. Mostly, the disparity of gender against female folk was high in the society, economical and political arena. The psychological constraints were reported and related to religion were women folk plays a sub – ordinate or submissive role. To cite an example he has quoted that women elected to for Lok Sabha holder lesser number than that of to nominated Raj Sabha membership.
Caroline Pezzullo (1982) in her work, ‘Women and Development’ has states that women as such has always been involved in the development of societies, their involvement went unrecognized, unrewarded and unutilized. They have, for long time, been involved at all levels of responsibility in the activities of improving the quality of life of their families and communities. They have historically been in the disadvantaged position. Hence, there is all the more a need specific transitional intervention strategies, policies, measures and actions if they are to actively participate in the execution of the objectives.

The specificity of their situation and the need for special programmes point towards their need for economic, social and political empowerment. An essential is the insight to involve the rural women, particularly the women from the low-income group to involve in the decision-making process, which affects their opportunities and the quality of their lives. Here, special mention is made about the sharing of practical experience and wisdom that women have. This type of contributive participation will accelerate the involvement process, which will make women feel better about them which are a great step in the process of their empowerment.

Cheston and Kuhn (2004) in their study concluded that micro-finance programmes have been very successful in reaching women. This gives micro-finance institutions an extraordinary opportunity to act intentionally to empower poor women and to minimise the potentially negative impacts some women experiences.
Devika et al (2007) in their article, “Between ‘Empowerment’ and ‘Liberation’: The Kudumbashree Initiative in Kerala” has opined certain regimes of empowerment which are as follows:

- Empowerment will not be a stable, but a changeable category; rather, the specific larger framework through which it emerges will crucially determine its form and content. Every regime of empowerment creates specific sorts of inclusionary conditions, which may be redone within another regime.

- Following this, the agents – the specific population that is empowered – and the instruments may change drastically across regimes.

Ganapathi and Sannasi (2008) made an attempt to highlight the factors influencing the women entrepreneurs. The study highlighted the common features of women entrepreneurs, challenges faced by them while undertaking the entrepreneurial activities and the necessary strategies to overcome the challenges. The study concluded that women must be motivated to establish business in the interest of the family income in particular and national income in general.

Gandham Siva Rama Krishna et al (2005), has opined in their article, “Empowerment Policies for Women”, appraising the womenfolk for the development of Indian economical upraising thought, that to with the equivalence of counterpart. Moreover, they have stated women welfare measure which was obtained in 2001 has to be considered, “Year of Women Empowerment”. The authors had provided with some more extra
scholars, and want to give a scholarly thought, with that to the base of educational level to come up in the female labour force. Moreover to then this, they can be many a legislative forces in order to have and apprehension of thoughts specifically made by many scholars in the milieu of walks of life in the society. Here, the researcher wants to hold the binding to that of the reader, have a situational thought.

Gudaganavar and Gudaganavar (2008) made an attempt to examine the empowerment of rural women through SHG. They highlighted the progress of SHGs in India from 1992-93 to 2006-07. They also highlighted the region-wise progress of SHGs and employment of women through SHGs. They concluded that no development was possible without empowerment of women.

Indira Kumari et al (2002) in the article, ”NGOs and Empowerment of Women – A Case Study of Sangamitra Service Society in Krishna District” of Andhra Pradesh, was fact founded to be hold a set up of larger number of community groups and strengthen the capacity. Over their, they also hold that a concept of poverty alleviation that to with a new perspectives. This society plays a vital role for their women SHG members.

Kapur (2001) in her study tried to discuss, analyse and answer the challenging questions as to why despite all the efforts and progress made, still there continues to be so much of gender discrimination and what strategies, actions and measures to be undertaken to achieve the expected goal of empowerment. She opined that women’s empowerment is much more likely to be achieved if women have total control
over their own organisations, which they can sustain both financially and managerially without direct dependence on others.

**Karl Marilee** (1995) studied the role of empowerment of women on decision-making and concluded empowerment as a multifaceted process, involving the pooling of resources to achieve collective strength and countervailing power and entailing the improvement of manual and technical skills, administrative, managerial and planning capacities and analytical reflective abilities of local women.

**Kashem** (2005) in his book has stated that the Ninth Plan had announced its objective towards the ‘National Policy for Empowerment of Women’ approved by the Cabinet. The objectives are:

- Creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential.
- The fundamental freedom by women on equal basis with men in all spheres, that is, social, economic, cultural, political and civil.
- Equal access to participation and decision – making of women in social, economical and political life of the nation.
- Equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal
remuneration, occupational health and safety, social security at public office etc.

- Strengthening legal systems aimed at elimination of all forms of discrimination against women.

- Changing societal attitudes and community practices by active participation and involvement of both men and women.

- Mainstreaming a gender perspective in the development process.

- Elimination of all discrimination and all forms of violence against women and girl child and

- Building and strengthening partnerships with civil society, particularly women’s organization.

**Kokila** (2004) has opined in her article, “Women and Political Empowerment Strategies”, the question of women’s political participation is now on the international agenda and extending to many regional and national plans of action. Accordingly, the Government of India had declared the year 2001 as year for the empowerment of women. But, the struggle to reach the stage is long and hard. The women’s Reservation Bill is pending in Parliament for the last seven years because of lack of consensus between political parties. This is indicative of the general attitude towards women’s issues and their lives. Even where women’s representation in politics is visible, they are marginalized from the actual decision – making process. The representation of women member from 1st...
to 13\textsuperscript{th} Lok Sabha right from the year 1952 onwards till 1999 it has been with a comprising range of 19 to 48 female elected candidates but the maximum percentage was founded in the 13\textsuperscript{th} Lok Sabha by 8.83\%. However, it falls short of 33\%.

Kothandarami Reddi (2007) in his article, “Emerging Women Empowerment in Southeast Asian Economies” had opined that right from 1970 onwards, many a South East Economist countries promoted education, health, political power and industrialization among women. Womenfolk was reported to be treated as an equal in all sectors and empowered within their inter / intra context from where they hail.

Moreover, the author has opined, that women empowerment would bring balanced development in the classes, societies and countries of the whole of South East Asian Economists here the author has opined some more thoughts about women in such a way which has as follows: healthy female, school education, women prefers industrial jobs and gender discriminations. This gender discrimination holds missing women, child marriages before 18 years, Diaspora of women leader power, eco – feminism and empowerment of women in India.

Apart from this afore stated concepts, the author has reported that in a vehement manner that women folk was used as a sex symbol and made to be a domestic social animal. Here, the thoughts of gender disparity to be considered on a holistic and wholeness should be considered and was given a thought by the author to have a full – fledged concept of modes operandi based on the piles of female empowerment.
Linda (1996) in her article revealed that the quantitative indicators of empowerment according to Fourth World Conference, 1955 are:

- Demographic trends like maternal mortality rates, fertility rates, sex ratio, life expectancy at birth and age of marriage.
- Number of women participating in different development programmes.
- Greater access and control over community resources and Government schemes.
- Visible changes in health, nutritional status, changes in literacy, and
- Participation levels of women in political process at the local level.

Meena Acharya and Puspa Ghimire (2005) in their article, “Gender Indicators of Equality, Inclusion and Poverty Reduction – Measuring Programme / Project Effectiveness” stated that indicators of impact on gender relations can be systematized based on access to resources and economic opportunity, household decisions women’s role in them, decision-making in the public arena and their effectiveness impact on the division of labour and work load.

Narasaiah (2004) in his study mentioned that the change in women’s contribution to society is one of the striking phenomena of the late twentieth century. He also stressed on the micro-credit plays an important role in empowering women.
Giving women the opportunity to realise their potential in all spheres of society is increasingly important.

Osman (2000) in his article remarked that micro-finance schemes alone can not alleviate poverty. The battle for total eradication of poverty requires combining micro-finance schemes with parallel, complementary programmes addressing the social and cultural dimensions of need, privation, impoverishment and dispossession.

Padmavathi (2004) in her article, “DWCRA - Agent of Women’s Empowerment” opined certain strategies for womenfolk pertaining to the purview of education – literacy, health education, awareness building and protection of oneself; under health aspects – prevention of disease and debilitation, treatment of diseases, pro – active, preventive, curative and community involvement; and nutrition – important of utilization of local available food at affordable prices, to highlight iron deficiency among adolescent girls and young women and food security and certain awareness programmes considered in her article.

Rakesh Prasad (2007) in his article “Information Support for Empowerment of Women in India” stated that empowerment is the process of enabling or authorizing an individual to think, behave take action and central work in an autonomous way. It is the process, by which can gain control over one’s destiny and the circumstances of their lives. Empowerment can be viewed as means of creating a social environment in which one can make decisions and make choices either individually or collectively for social transformation. Women empowerment enables
autonomy and control over their lives. The empowered women become agents of their own development, able to exercise choices to set their own agenda and be strong enough to challenge and change their sub-ordinate position in the society.

Rippen G. Jassal (2007) in his article, “Empowered Women – Nation’s Strength”, has stated that many held female folk, development concept either through Central Governmental level of State Governmental level can be given for the development of women labour force. Even though, they are sustained with the thoughts and culmination of their home livelihood with or without any a praise that to from the developmental measures of Indian economy, they have not reached any an equality based on their, of all situational crisis with that to their population situational analysis which prevail in our India.

Apart from this, the author has given a straight thought that the women folk have been engaged in some of the economical developmental aspect should hold educational hierarchy then that of to the counterparts. Moreover, the group of authors has given a thought and hold that the whole society either within the concept or our State should have a non-disparity society; for the development of its whole economical aspect.

Satyanarayana Pattnaik and Trupti Mayee Pradhan (2005) in their article, “Empowering Women by Ending Gender Violence” stated that, it is the basic concern fundamental to the empowerment of women in the ending of gender violence. This violence is a manifestation of unequal power relation between men and women and his patriarchal structure. Around the world at least one woman in every three has been beaten,
coerced into sex, or otherwise abused in her lifetime. Most often the abuser is a member of her own family. Increasingly, gender-based violence is recognized as a major public health concern and a violation of human rights. Ending violence against women requires strategies and coordination among various sectors of society including community and national level. In some countries reproductive health programmes have taken the lead in addressing violence against women.

Empowering women is the goal to eliminate discrimination against women and girl children, strengthening women in leadership and decision-making, increasing access to education and increasing women’s access to and control over economic resources. Besides this, the other two main factors towards empowering women must include increasing women’s access to health information and women’s control over their own bodies and improvement of the women’s self-esteem and sense of personal power. Worldwide, networks of women’s groups are working to achieve these goals through grassroots activism and lobbying at a political level to change discriminatory policies and practices.

Srilatha Batliwala (2005) has revealed the term “empowerment” has been widely used in relation to women. To-day, one hears this term much more often than more terms like ‘women’s welfare’, ‘upliftment’, ‘development’ or ‘awareness raising’. However, in spite of the growing popularity and widespread usage of the term, there have been few conceptual exploration of what exactly empowerment means and even more, what the empowerment of women implies in social, economic and political terms. The most conspicuous feature of the term empowerment is that it contains within it the word “Power” so obviously; empowerment is
about power and about changing the balance of power. In every society, there are powerful and powerless groups. Power is exercised in social, economic and political relations between individuals and groups.

Uma Shankar et al (1998) in their work, “Status of Indian Women – Crisis and Conflict in Gender Issues” talk about empowerment indicators. They mention the indicators of empowerment are increased bargaining power, strengthened economic position, promoted decision-making capacity, encouraged openness and increased social status.

UNICEF (1994) quoted the Women’s Empowerment Framework Model has five levels of equality, where empowerment is seen as a necessary part of the development process at each level, for women to advance towards equal status. The five levels of equality are: welfare, access, awareness – raising or conscientization, participation and control.

Welfare – This addresses only the basic needs of women

Access – Equality of access to resources.

Awareness - raising or conscientization – An understanding of the fact that women as a group are subordinate and a rejection of this subordination.

Participation – This is a point where women take decisions equally alongside men. Mobilization is necessary in order to reach this level.

Control – The ultimate level of equality and empowerment, where there is a balance of power between women and men neither has dominance.
2.2 - STUDIES RELATED TO FORMATIONS AND FUNCTIONS OF SHGs

A study by Chowdhary (2000) on reasons for joining SHGs gave rise to nine reasons. They are to avail credit, developing saving habit, to meet unexpected demand for cash, peer pressure, motivated by NGO / Officials, solidarity, exchange of ideas / experiences, attend adult education classes and empowerment. Among all reasons mentioned to avail credit, “to meet unexpected demand for cash” and developing saving habit are prime factors in joining SHGs.

Kumararaja (2009) made an attempt to evaluate the performance of SHGs in Tamil Nadu. The study highlighted the progress of SHGs in India and in Tamil Nadu. It revealed that there has been a steady progress in the number of SHGs and amount of loan sanctioned. The study concluded that a timely and regular check of the micro credit through SHGs will contribute to a healthy progress and to the overall development of rural women.

Ramana Reddy and Nataraju Gupta (2006) in their empirical study on, “Credit Management in SHGs under South Asia Poverty Alleviation Programme (SAPAP) Project: A Study” conducted in Andhra Pradesh, Kalva village under the domain of Kurnool District envisaged many a thoughts pertaining to structural characteristics feature of SHGs, functionary modality of SHG group, regularity in conducting meetings and attendance of members in those meetings, savings of money by the SHG members, that to with the quantum and regularity in savings, decision – making process in the inter and intra SHG activities, formation of rules and
regulations of the SHG functionary procedures, book – keeping of the SHG, rotation of SHG leadership, lending and credit activities of SHG, credit purpose wise of the SHG, repayment of the internally circulated amount among the SHG members and the corpus of the SHG was elaborately discussed in a fruitful manner.

**Sen** (2000) had attempted a study promoted by Sreemamahiala Samity in Nadia District to find out the functioning of SHGs. The findings of the study revealed that the individual loans were mostly used for productive purposes and group dynamics was an instrument for change in the life of the poor women. The study also conducted group cohesion, group action; need based credit and timely repayment were the essential elements for sustainability of the groups.

**Vinayamoorthy** and **Pithoda** (2007) made an attempt to examine women empowerment through SHGs in three villages of Tamil Nadu. They selected a sample of 398 members of 20 SHGs from Vellore, Thiruvannamalai and Dharmapuri Districts of the state. The main objectives of the study were to examine the income, expenditure and the savings of the members after joining SHGs and the role of SHGs in providing credit. They concluded that the economic activities of SHGs were quite successful.

**Zubair Meenai** (2003) in her article, “Sustainability of Self – Help Groups”, opined in a vehement manner about the functional modality of SHGs. whereas, the modality may either formal and informal gives many a developmental thoughts to the SHG member the pros and cons were discussed in this article, that what all to be done and what all to be not
done. Moreover to this, even a rural women can also come up in a life not only for her but also to her family and the place work she dwell that to with the income generating activity which she holds the membership in SHG.

2.3 - STUDIES RELATED TO SOCIO – ECONOMIC EMPOWERMENT OF WOMEN SHGs

Abdul Raheem (2007) has envisaged in his article, “SHG – Banking Programme: An Approach to Demand and Supply Side”, has opined in a vehement manner to the demand side of the SHG is not considered to the conceptive level of development based on the financial aspect from any a source of developmental aspect. This itself, holds a rival thoughts for the development of women labour folk; who comprise of almost half of the Indian population which to be considered as a second populous country in the whole universe right from the China to be the prime. Here, many a scholarly thought holders can be a prime authority throughout universe based on the Indian wisdom, to hold any a status does not have any a foundation for them.

Alamelu (2005) has envisaged that the characteristics features of Self Help Groups are necessary, to overcome exploitation, create confidence for economic self – reliance, enable women to come together for a common objective, broaden the common ground for women for education and awareness, decentralize socio – economic and development planning at the local level with full participation of women and encourage decentralized problem analysis and collective action including periodic group based savings and credit.
**Alka Srivastava** (2005) in his study, “Women’s Self Help Groups: Findings from a Study in Four Indian States” – Bihar, Chattisgarh, Madhya Pradesh and Uttar Pradesh shows that through micro – finance based entrepreneurship, these women have been able to contribute to household finances, which led to some decision – making role for them in the household.

The total sample size from all four States was 3063. The total SHGs studied were 613 and from each of the group five members were interviewed. The composition of the sample was 806 members from Bihar, 753 from Chattisgarh, 754 from Madhya Pradesh and 750 from Uttar Pradesh. For the four States combined, 1886 respondents answered questions, out of a total of 3063. The data indicate that: 922, that is, 49 per cent were engaged in creating awareness about health care. In all States this was the most common response, 405 were involved in promoting family planning, 198 were engaged in immunization campaign, 195 were involved in monitoring the Primary Health Centre, and 166 took up the role of stopping superstitious practices and the influence of quakes.

**Anitha and Revenkar** (2007) made an attempt to study rural development through micro credit, the growth of SHGs from 1992-93 to 2003-04, and agency-wise SHGs linked on March 31, 2004. They concluded that the success of SHGs not only improved the economic status of women, but also brought lot of changes in their social status.

**Anupama** (2005) in her work, “Self – Help Groups and Poverty – Alleviation – A Case Study” has stated that since independence in our country India has not enjoys any positive reference. Right from the all set-
up SHGs concept India's financial sectors inevitably resulted in substantial achievements in enhancing access to credit in rural areas. Which an inevitably shown many a developments in rival area not only to the human hood but also to the pages and ledgers of the Scheduled and Nationalized banks of our context. Moreover to this, the author has stated some theoretical concepts under four phases they are such like which has follows:

Initial Phase: Social mobilization and formation of groups.

Second Phase: Mobilization of savings and internal lending among members of the group on their own augmented by revolving fund grants from Government and linkages with bank and other credit agencies.

Third Phase: Obtaining microfinance.

Fourth Phase: Setting up of micro enterprises.

**Aziz Ahmed** (1999) through a case study on Thrift Groups in Assam highlighted that woman were coming to the administration directly for their just rights and to address their grievances boldly. It proved that Self Help Groups are successful in North East India even in the midst of insurgency.

**Chiranjeevalu** (2003) in his study in Warrangal District proved that women have developed abundant self – confidence and self – esteem through SHG movement. Not only economic poverty, the social and gender issues also were tackled effectively through the process.
On the question of the access to benefits and power of poorer members of groups, the findings from data collected from six MYRADA groups (Fernandez, 2000), however, suggest that the poorest were not marginalized in terms of access to loans, though their loans were mainly for consumption purposes.

Das Gupta (2005) in his article commented that a paradigm shift is required from “financial sector reform” to “micro-finance reform”. While the priority sector needs to be made lean, mandatory micro credit must be monitored rigorously. Simultaneously space and scope have to be properly designed for providing competitive environment to micro-finance services. Extensive database needs to be created by the RBI for understanding micro-finance.

Galah and Rao (2003) conducted a study showed that the participation in SHGs had improved the access of women to credit. This has helped women in reducing the dependence of money lenders. The access to credit had helped women to meet their consumption as well as production needs. The quality of income of the household had gone up. Health nutrition and educational status of women and children had improved. Reduction of gender inequalities was also recorded to some extent.

A study of 72 SHGs undertaken by Harper et al., (1998) - covering over 1,000 SHG members in Orissa, Uttar Pradesh, Maharashtra and Karnataka – too registered improvement in members’ diet, assets and education. This addressed the question of the benefits to the poorest members of the SHGs. The evidence suggested that nearly all members
benefited to some extent although the benefits to poorer members were less or delayed compared to the better off. Thus, only 31 per cent of the families of poorer members increased their assets, 44 per cent improved their food consumption and 15 per cent improved their education.

Jayadevappa (2007) as opined in her article, “The Progress of SHG: Banking Linkage in Karnataka” the SHG - Bank linkage programme registered its progress in the State of Karnataka during the year 2003 – 04 about 1,88,477 SHGs have been promoted by different self help promoting institutions in the State on 31st March, 2004. There are three models in SHG – Bank linkage in Karnataka:

Model I: Bank \(\rightarrow\) SHG \(\rightarrow\) Members:

In this model, the bank itself acts as a SHG promoting institutions and directly finances SHG.

Model II: Bank \(\rightarrow\) NGOs \(\rightarrow\) SHGs \(\rightarrow\) Members:

In this model, facilitating agencies like NGO or Government agencies or other community based organization from the groups, after that the bank directly finance to SHG.

Model III: Bank \(\rightarrow\) NGO \(\rightarrow\) SHGs \(\rightarrow\) Members:

In this model, NGO’s act between as facilitators and microfinance intermediaries. First NGO’s promote groups, nurture them and train them; they approach banks for bulk loans for lending to the SHGs. In this model, NGOs act as financial intermediaries between and SHGs.
This triplet thought holed comparamation of Model – I (51%), Model – II (29%) and Model – III (20%) substantiated the bank linkages in the State of Karnataka. Moreover, the author proudly opined in her article that Karnataka State holds a place of third ranking in the country in terms of SHG – Bank linkage. Moreover, the Karnataka Government encouraging SHG – Bank linkage through stree Shakthi and Swashakti programme. NABARD is also promoting SHG – Bank linkage process supporting NGOs, CBs, RRBs and Co – operatives.

**Lakshmy Devi** (2006) in her article, “Micro – Credit Programmes, Income Generation and Empowerment of Women – Some Empirical Evidence from Kerala” provided some thoughts and views of Keralites women folk, regarding empowerment of women by micro – credit based income generation activities. Moreover, the author has created many examinations that to with impact of women on empowerment, some recommendations based on her study. In a nullified standardized scale but that to in an augmented way of thoughts, fact founded some provocative thoughts. These provocative thoughts can be accepted or non – accepted under the milieu and purview of; scholarly views of Social Scientist.

**Lalitha and Nagarajan** (2002) highlighted the facts that SHGs were people’s institutions and with their support, the women could march towards empowerment and that the groups could promote individual and group ventures of income generating activities under the effective guidance of NGOs. The study also revealed that the effective leadership, group cohesiveness, savings, regular meetings, peer group pressure, linkage with other institutions and effective supervision by the NGOs were the factors which contributed to the success of the groups.
Mahajan (1993) conducted a survey on sustainable development of women in Maharashtra and found that the women in group activities significantly contributed in improving their self-confidence. Communication skills are improved after association with SHGs. The members were relatively more assertive confronting social evils and problem situations. A fall in incidence of family violence was evident.

Malhotra (2004) in her book has examined how women entrepreneurs affect the global economy, why women start business, how women’s business associations promote entrepreneurs, and to what extent women contribute to international trade. It explores potential of micro-finance programmes for empowering and employing women and also discusses the opportunities and challenges of using micro-finance to tackle the feminisation of poverty.

According to her, the micro-finance programmes are aimed to increase women’s income levels and control over income leading to greater levels of economic independence. They enable women’s access to networks and markets, access to information and possibilities for development of other social and political role. They also enhance perceptions of women’s contribution to household income and family welfare, increasing women’s participation in household decisions about expenditure and other issues leading to greater expenditure on women’s welfare.
Manimekalai (2004) in her article commented that to run the income generating activities successfully the SHGs must get the help of NGOs. The bank officials should counsel and guide the women in selecting and implementing profitable income generating activities. She remarked that the formation of SHGs have boosted the self-image and confidence of rural women.

Mark M. Pitt et al (2006) in their empirical analysis article, “Empowering Women with Micro Finance: Evidence from Bangladesh” opined in a way that many a Governmental and quasi – Governmental of low income countries introduced targeted to alleviate the poverty of the poor. Moreover, it circumference the women labour force and enjoyed some optimal and minimum level of income for their nations, right back in return. The base household survey interviewed 1,798 households randomly drawn from 87 Villages of 29 ‘Thanas’ in rural Bangladesh.

In their article, they have discussed that empowerment of humanhood is an unobserved latent variables. Apart from this, the principle of micro – finance can reflect standard income and substitution effects to the whole nation. However, the analysis of the relationship of subjectively measured empowerment to micro credit adds another piece of evidence suggesting that programme – included changes in women’s empowerment may be a powerful mechanism underlying the differential welfare impacts by gender of participant.

Murugan (2007) in his article, “Women Self – Help Groups – A Boon to Environment Protection” has stated that SHGs have got potential today with respect to increasing awareness among rural people day – to – day
affair such as safe drinking water and sanitation, improvement of health education etc. The concept of SHG serves to underline the principle “for the people, by the people and of the people”. Self – Help Group is a small economically homogeneous and affinity group of rural poor which voluntarily agrees to contribute to a common fund to be lent to its members as per group decision which works for group solidarity, self and group awareness, social, economic and political empowerment in the way of democratic functioning.

Murugan and Dharmalingam (2000) in their article, “Self – Help Groups – New Women’s Movement in Tamil Nadu” revealed that Self Help Groups are a potential source to empower and institutionalize participatory leadership among the marginalized and to identify plan and initiate development activities. Women generally have little control over family income and expenditure decisions because of the dominance of men. But, the empowerment of women through Self Help Groups would benefit not only the individual women but also for the family and community as a whole through collective collection for development. Empowering is not just for meeting their needs, but also through more holistic social development.

Findings of a study on ‘SHG-Bank Linkage Programme for the rural poor- An Impact assessment’ conducted by NABARD (2002) among 115 SHG members of 60 groups in states namely Orissa, Chattisgarh and Jharkhand also reveal the positive impact of SHGs. According to this study, there was an increase of Rs. 12,319 in the family income of the SHG members after the intervention of SHGs while 45 per cent of the households were observed to have accumulated assets after joining the
SHG. As far as social impact is concerned there was a significant improvement the status of women in aspects such as joint decision making at household level, talking freely with outsiders and officials, demanding for rights, domestic violence, exposure to outside world etc.

Naila Kabeer (2005) in his article, “Is Microfinance a ‘Magic Bullet’ for Women’s Empowerment?- Analysis of Findings from South Asia” stated opinions on the impact of micro finance have been divided between those who see it has a “magic bullet” for women empowerment and others who are dismissive of its abilities as a cure – all panacea for women folk development. Moreover to this, he has considered and discussed about poverty, vulnerability and social exclusion, micro - finance strategies for poverty reduction; markets and movements, outreach and impact under the purview of micro finance, social impact of micro finance, gender and power within household, wider social impact, poverty reduction and social change, pathways to social change: resources and relationship and alternative approaches to micro finance for women development. The findings in this paper suggested the need for caution in taking about the impact of micro – finance, in general, and the need to talk about the impact particular organization – SHG; have had in particular context – India.

A study of 70 SHGs promoted in Tamil Nadu through four leading NGOs, ASSEFA, MYRADA, DHAN Foundation and LEAD, Trichy was undertaken by NABARD during 1996-97 (Puhazhendi, 2000). The performance of groups was assessed using a scoring system covering indicators such as homogeneity of groups, regularity in holding meetings attendance at meetings, increase in rate of savings, share of production loan to total
loan, training, NGO involvement and effective leadership. As much as 61 per cent of groups were found to be performing well, 29 per cent average and 10 per cent poorly.

In the Tamil Nadu study, economic impact was assessed through net increase in family income, which was found to have more than doubled for the sample groups during the period of participation in the SHG. Social impacts identified related to literacy levels, housing facilities and food security. Empowerment of women was observed in the form of participation of financial decisions in the family, checking liquor addiction of male family members and sending children to school. The groups were also found to be influential in the community with some women becoming members of Panchayats.

Nayak (2007) made an attempt to analyze the empowerment of the poor through SHG and micro finance in the Kalahandi district of Orissa. The questionnaires were prepared and presented to 997 members of sample 80 SHGs. The study found that 89194 families of Kalahandi district benefited from SHGs and bank linkage program and suggested strengthening of cooperative sector.

Nitin Doshi (2007) has opined in his article, “Supporting Women Entrepreneurs”, to be considered as a main stream as an essential ingredient for the development of Indian economical thoughts. Even though, many a thoughts right from 1970s onwards can play a vital role that to without any a developmental aspect for the whole context. These non – developmental thoughts made many a scholarly Economist to prepare some policies for the economical developmental policy of this
context – India. The whole thoughts are some scholarly and wisdom holding people’s knowledge play a vital role and, a thought of income generating activities was ruled out in their minds that to, in order to utilize the women labour folk.

The NABARD impact evaluation of SHGs covered by the bank-linkage programme (Puhazhendi and Satyasai, 2000) study covers the changes in socio-economic conditions of 560 members of 223 SHGs in 11 states before and after (spanning a three-year period) their association with the SHG. Impact of the SHGs in terms of economic status of the households, according to the study is as given below:

- Average value of assets per household (including livestock and consumer durables) rose by 72.3 per cent to Rs. 11,793 during the three-year period.

- Average net income per household from income generating activities where loan amounts were deployed, increased from Rs. 20,177 prior to group formation to Rs. 26,889.

- Employment increased by 17 per cent and average saving per member was about Rs. 1,000 in 1998-99.

- Borrowing for income generation activities increased from 50 per cent to 70 per cent.

- It was estimated that 112 households or 47.8 per cent of the poor had crossed the poverty line.
Another significant finding was that a standard of living index of sample households comprising of socio-economic parameters rose for both economic and social parameters. The study findings also reveal that social impact was found to be stronger in the case of groups promoted by NGOs than in groups promoted by banks. Other positive impacts experienced by SHG members related to increase in self-worth, communication skills, desires to protest social evils, improved response to problem situations and a decrease in family violence. A consistent increased access to various amenities such as water, health and sanitation, schools and markets is also indicated.

**Ramalakshmi** (2003) in her article, “Empowerment through Self Help Groups” has stated that the Government of Andhra Pradesh has taken up the theme of women’s empowerment as one of the strategies to tackle poverty. The Self Help movement through savings has been taken up a mass movement by women. The State’s development agenda in the last few years has enabled the formation of a large number of Self Help Groups throughout the State. The State Government is consciously making an effort to assist the Self Help Groups by providing revolving fund or matching grant under various programmes. There are about 4.36 lakhs women SHGs in Andhra Pradesh covering nearly 58.29 lakhs poor women. Andhra Pradesh alone has about half of SHGs organized in the country.

The Government felt necessity of building institutional for the SHGs at the village and mandal levels. Village organizations and mandal federations are formed and the latter are registered under the mutually aided Co-operative Societies Act, 1955. Such federations take up functions like
pension to old people, insurance services to members, procurement of raw materials and marketing of finished products, accessing community infrastructure facilities, providing market information and other services to the members. Sixty percent of the women take up economic activities related to agriculture and allied activities. Nearly 20 percent of the SHG members are artisans and engaged in making handicrafts and handloom products.

Rani et al (2002) in their findings had revealed that there was a positive correlation between the women’s educational status and empowerment. The study observed that the participation in SHGs enhanced the empowerment of women and the self – confidence among the women had increased. The member’s decision – making power also increased during the period of participation in the SHGs.

Sahu and Tripathy (2005) in their edited book views that 70 per cent of world’s poor are women. Access to poor to banking services is important not only for poverty alleviation but also for optimising their contribution to the growth of regional as well as the national economy. Self Help Groups (SHGs) have emerged as the most vital instrument in the process of participatory development and women empowerment. The rural women are the marginalized groups in the society because of socio-economic constraints. They remain backward and lower position of the social hierarchical ladder. They can lift themselves from the morass of poverty and stagnation through micro finance and formation of Self-Help Groups.
Saraswathy et al. (2009) made an attempt to analyze the role of microfinance in Krishnagiri district. They highlighted the role of Government of India, NABARD, NGO and Banks. The questionnaire was prepared and presented to 75 members of 16 SHGs of 9 NGOs. The study revealed that majority of members has agreed that their income has increased after joining SHG. It concluded that SHGs have become the development ambassador of villages.

Shiralashetti and Hugar (2008) made an attempt to examine the progress of SHGs and their linkage to bank. The study was based on the secondary data collected from annual reports of the NABARD. The main objectives of the study were to examine the progress of SHGs and bank linkage in India and in Karnataka State and to study the district-wise and bank-wise linkage of SHGs in Karnataka State. They concluded that SHG movement is a powerful tool for alleviating the poverty of the people.

Sinha (2005) in his study has observed that micro-finance is making a significant contribution to both the savings and borrowing of the poor in the country. According to him the main use of micro-credit is for direct investment. There is of course some fungibility, depending on household credit requirements at the time of loan disbursement. Some studies reveal that micro-finance programmes have had positive as well as negative impacts on women.

Sooryamoorthy (2005) in his article, “Microfinance and Women Self – help Groups in Kerala: Loans for Members or Others?, has opined that the part played by SHG is a system of mechanical thoughts for the
developmental thoughts of not only to the self but also to the family and village were that SHGs dwell. Moreover, the concept of SHG makes, it each and every member for a positive thought of work and safe concept. The SHG plays a vital role to have a thought of oneness in the minds of its membership, which create a co-operative thought to be prevail within the rural area, which can knock the doors of urban area that to with an economical development of our nation in a highly and sophisticated way.

Sujit Kumar Paul (2006) has opined his views about “Women empowerment: The Changing Scenario Through Self Help Group”, with that to of the concept, SHG norms, women empowerment through SHG and his opinion for the development of women folk. The level of participation with the significant thought of development plays a vital role not only to the development of individual but also to the development of the dwelling domicile. Moreover, these developmental thoughts not only develop any individuality, but it’s strived to hold an authority for the national economical development. This SHGs programmes was holding an honourly thoughts with the help of gazetted officer or non-gazetted officer. Moreover, from the scheduled financial structures which are known to be nationalized bank on of our context – India?

Sujit Kumar Paul and Kakali Paul (2006) in their article, “Health Care System among the Tribal’s – The Shifting Paradigm through Self Help Groups” had opined that SHGs enhanced the quality of the life of the village people – among Santal tribal’s of Bibhum District of the State West Bengal; and emerged as the most successful strategy in the process of the use of the modern health care system among the tribal’s. To – day, the SHG movement is being increasingly accepted to reach the better health
care facilities among the tribal’s. Even though, the Santal society falls under purview of tribal group, both traditional and modern practices work in an integrated manner and the Santals have no negative approach towards the modern system of medical treatment. They seems to be as reported by the authors, a gradual change in their conceptual level of thinking and practices due to the constant involvement of SHGs.

Surekha Rao and Suneetha (2002) in their study, “Economic Empowerment of Women Entrepreneurship: A Study” stated that out of total illiterate population in the world women constitutes two – third of it. Moreover, they were given suggestions that empowerment is not a question giving or providing some provisions, but it is questioned of all women being able to use those provisions without habitation.

The ‘welfare’, ‘equity’, ‘efficiency’ and ‘anti – poverty’ approaches like a juxtaposing horses in a chariot are connected to women empowerment. The target of women’s empowerment develops self – confidence, self – esteem sense of agency, sense of self and dignity of in them. Participation of women in entrepreneurship will provide chance to utilize the free time, rather than employed out side in some other job. Since the women have more tension in maintaining the job and family.

More than to this, the author in their study have fact founded that, the majority of the 47% respondents participate in their enterprise for 6 hours to 8 hours for a day and main motive to start enterprise is to utilize leisure time, but 54% of the respondents expressed that the motives are to get employment, to support family income, use of skills, dissatisfaction in present job. Fifty three percentage of the main ambitions to get good
income and to prove good entrepreneurs and stated that commitment, hard work, efficiency and dedication is main cause for their success.

The 47% majority of the respondents are getting help of husbands in their business, and the same are using only 10% of their earning for self needs. The majority 53% are from joint families, the 43% are facing problems because of dual role. The authors also made an observation that women are facing acute role conflicts while trying to combine the two roles of working women and house wife. Forty three percent of the respondents are supporting the family income, which help the family to provide better things.

A majority of the respondents too are not attended any entrepreneurial training programmes and also they didn't get any financial support from outside and 38% are faced discrimination in business and getting financial support. The majority of 63% of them are aware of Government programmes for self employment. All the respondents expressed that they are feeling sense of achievement and proud of their earnings and revealed that their skills of public relations are also improved than before.

A majority of respondents, that is, 52% did not express major health problems, however, complemented about restlessness, tension etc. And 38% of the respondents are facing problem in management like to recruit trained people, finding place for shop in their residential area.

Suriakanthi (2000) conducted a study on, “Literacy – Essential for SHGs in Gandhigram”. The study revealed that among 120 groups 95 percent of the members and 75 percent of the office bearers were illiterate. The
office bearers managed to carry on the activities with the help of their husbands and educated ones. In 50% of the groups surveyed the literates among the members wrote the minutes and accounts if the office bearers were illiterate. The situation points to the real necessity to impart basic literacy to all SHGs.

Tushir et al. (2007) made an attempt to highlight the role of micro finance in uplifting the economic conditions of women households in Haryana district through SHGs up to March 2006. They concluded that micro credit is a powerful instrument and has improved access to rural poor, especially women.

Vasanthakumari (2008) made an attempt to examine the role of micro enterprises in empowering women in Kerala. The author took a sample of 328 micro entrepreneurs. The study revealed that these enterprises helped in empowering rural women economically, socially and individually. The study suggested giving priority to commercial viability of enterprises.

Vijayachandran Pillai and Harikumar (2006) explained that the very existence of Self Help Groups is highly relevant to make the people of below poverty line hopeful and self – reliant. Self Help Groups enable them to increase their income, improve their standard of living and status in the society. It acts as a catalyst for bringing this section of the society to the mainstream.

Vinayagamoorthy (2007) in his empirical study has given some thoughts based on the caption, “Women Empowerment through Self Help Groups: A Case Study in the North Tamil Nadu”, has opined that poverty or
poorness of women folk plays a vital role not only to them, but also to their family which can hold either a positive or negative structure based on the thoughts of alleviating their roots which is / are surrounded in and around them. The concept of small earnings or meager earnings and the thriftiness of savings is engenerated within the minds of those SHG members.

Moreover, the SHG membership holds a thought in order to have a development, not only to their selves and also to their family that too with their domiciliary village and to a booming income generating activity for their District wise capacity. Here, this step ups of this income generating activity will lead to a national level economical development; that to with a strength of half of country’s population. This type of dew drops of income generating activities can also generate a flood type of fore fighting economical development of the nation – India.

Zubair Meenai (2003) has opined in her, “Self – Help Groups and Women’s Empowerment”, that the women were facing lot of discrimination based on gender, without enjoying any rights for equality; even though they are legally measured. The author also stated three critical pillars for addressing gender disparities are opportunity, empowerment and security. Some of the interventions that fall under opportunity include the expanding of women's assets, tackling structural inequalities and making markets more responsive to women. Under empowerment, the interventions would be concerned about making institutions work for women, building social capital, removing social barriers and curbing corruption. Interventions for security would necessitate helping women manage risk and social protection during crisis.
2.4 - STUDIES RELATED TO PROBLEMS FACED BY WOMEN IN SHGs

Garg (2004) in his article, “Women Entrepreneurs: Problems and Prospects stated that the entry of women into the world of business and entrepreneurship is an auspicious sign, it should be encouraged. The flexibility of entrepreneur’s work scheduled and the possibility of working out of home will improved the viability of women to run enterprises. Moreover, the author has cited a pilot study of women entrepreneur in Delhi was undertaken by local college students.

According to the study, women entrepreneurs are equally effective if not more, than their male counterparts in profitably running their enterprises and they could be made more effective if they are imparted professional training. Professionalism vis–a–vis marketing, finance and public relations would help women entrepreneurs to extract the maximum from business. In the study it was discovered that majority of women had no liking for soft trades like ‘beauty culture’ as have generally been associated with them, or with products considered typically “feminine”. Majority of the respondents gave preferences to manufacturing enterprises (66.6%) as compared to services industry (18.8%) and trading (14.6%).

The study also revealed that most women entrepreneurs synchronized their work timings with their children’s return from school. The study also revealed that where new male entrepreneurs entering the same industry at the same time in a local market were forced out due to sluggish market or drop in orders and delayed recoveries, the women were able to survive.
Murugan and Begum (2008) made an attempt to examine the predominant barriers to women entrepreneurs. The study was based on the primary data collected from the sample 100 entrepreneurs of Chennai City. The study revealed that social and cultural barriers are prominent formidable block for the development of women entrepreneurs. The study concluded that entrepreneurs with ability to plan and run a business deliver quality products.

Pattanaik (2003) in her study reveals that SHGs are continuously striving for a better future for tribal women as participants, decision-makers and beneficiaries in the domestic, economic, social and cultural spheres of life. But, due to certain constraints like gender inequality, exploitation, women torture for which various Self Help Groups are not organised properly and effectively.

Satya Sundaram (2004) in his article, “Encouraging Women’s Entrepreneurship” stated that women entrepreneurs faced problems that are common to all and some that are gender specific. Here, the author has stated about importance of entrepreneurship, institutional support and some problems faced by women folk. The author stated getting finance is a big problem because women generally do not have property in their name in order to pledge for collateral so banks too considered women less creditworthy. Rural women entrepreneurs does not synchronize the skillful their market requirements. The SHG group approach development is a more effective whereas with the concept of co-operative entrepreneurship reduces various risks.
**Sunil Goyal** (2004) in his article, “Women Entrepreneurship and Empowerment” stated that women as entrepreneurs in India may be classified into three groups: The first group consists of women with adequate education and professional qualifications and is heading large industrial units. The second group of entrepreneur consists of middle class women with education but lack skill and training and is engaged in handicrafts and cottage industries. The third group of entrepreneurs is illiterates, financially weak and is engaged in family business.

Moreover, women entrepreneurs face problems under the following purview such as: shortage of finance, inefficient management for marketing and sale, shortage of raw material, stiff competition, high cost of production, low mobility, family responsibilities, social attitudes, low ability to bear risk, lack of education, low need for achievement, inadequate infrastructure, shortage of power, technical know how and other social and economic constraints.

**Zubair Meenai** (2003) in her book entitled, “Empowering Rural Women: An Approach to Empowering Women through Credit based Self – Help Groups” has stated that the empowerment holds any sluggishness, serviceness; it will be only due to financial constraints. SHG are now being viewed as dependable vehicles for rural credit delivery. SHGs have a number of advantages over the traditional system. In the traditional banking system, there has been a strong focus on issues like economical feasibility and loan size, collateral and guarantees, productiveness of a loan, structured loans, unit costs, scheduled assets, strict schedule for recovery, recovery rates etc.
Even though, there are many scholarly thoughts and empirical studies are available pertaining to SHGs, the researcher considered some and few out of them for his review of literature; based under the purview of the aim and objectives of the study concept. Even though, some of the important concepts left out in this chapter, the reader should hold an acknowledgement and obliged to the thoughts of the researcher.